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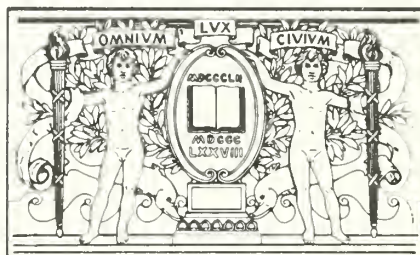
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GUIDE TO FAMILY LIVING COSTS

Committee on Family Living Costs

Health, Hospitals, and Medical Care Division

United Community Services of Metropolitan Boston



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GUIDE

to

FAMILY LIVING COSTS

by

THE COMMITTEE ON FAMILY LIVING COSTS

of the

HEALTH, HOSPITALS, AND MEDICAL CARE DIVISION
UNITED COMMUNITY SERVICES OF METROPOLITAN BOSTON

14 SOMERSET STREET

BOSTON, MASSACHUSETTS

1963

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GUIDE TO FAMILY LIVING COSTS

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FOREWORD

Early in 1960 the Nutrition Committee of the U. C. S. Health Division, which had been brought into being in 1950 — soon after the establishment of United Community Services itself — to serve as a planning group for nutrition services in Boston, recommended to the Health Division that it be dissolved as a standing committee of the Division. This recommendation was contained in a report by the committee to the Health Division, written following a reappraisal of its objectives by the nutrition group. Another recommendation in this report called for interested members of the committee “to serve as a nucleus for a broader Health Division committee on family financial planning to continue the development of a recommended course of action for U. C. S. in assisting agencies in family financial counseling and fee setting.”

This recommendation was a logical outgrowth of the Nutrition Committee’s emphasis during the previous decade on bringing appropriate nutritional concepts and principles into the general framework of health planning in Greater Boston — an emphasis that had led the committee to assume responsibility for producing and revising annually the *Guide for Estimating the Minimum Family Budget*, formerly published by the Boston Visiting Nurse Association.

The new group called for by the committee’s recommendation was appointed by the chairman of the Health Division during the Spring of 1960, and in the latter part of that year it rolled up its sleeves and set to work to carry out the specific charge outlined for it by its predecessor. The end product of this effort is this *Guide to Family Living Costs*.

This volume owes much to the thoughtful and devoted co-operation that the Family Living Costs Committee received from its consultants, whose assistance in the preparation of the Guide I take pleasure in acknowledging. Mrs. Luise K. Addis, Mrs. Helen H. Lamale, and Mrs. Dorothy M. Durand provided invaluable advice and material to the committee while it developed the format and text for

the new Guide; Miss Lena M. DiCicco was also of great help to the group in defining its ideas, first as the professional staff secretary for the group and later in a consultant capacity. The encouragement of the members of the Health Division Committee represented an important morale factor for the Family Living Costs group as it went about the task of preparing the Guide, and the assistance of the professional staff of the Health Division — particularly that of Mrs. Ledonia S. Wright — was instrumental in the bringing of this project to a successful conclusion, as was the skilful editorial help of Mrs. Ruth Baker.

Special mention should be made of the significant role played by Joseph J. Conaty, Jr., of the Boston office of the Bureau of Labor Statistics, in connection with this publication. Though a member of the Family Living Costs Committee, he acted, in effect, as a special consultant to the group on matters related to statistical theory and Federal Government research in the field of commodity pricing. With his aid, the committee was able to deepen its understanding in these respects. A special vote of gratitude, too, must be given to the Committee of the Permanent Charity Fund, Inc., for the financial support that it provided for this project over a period of several years.

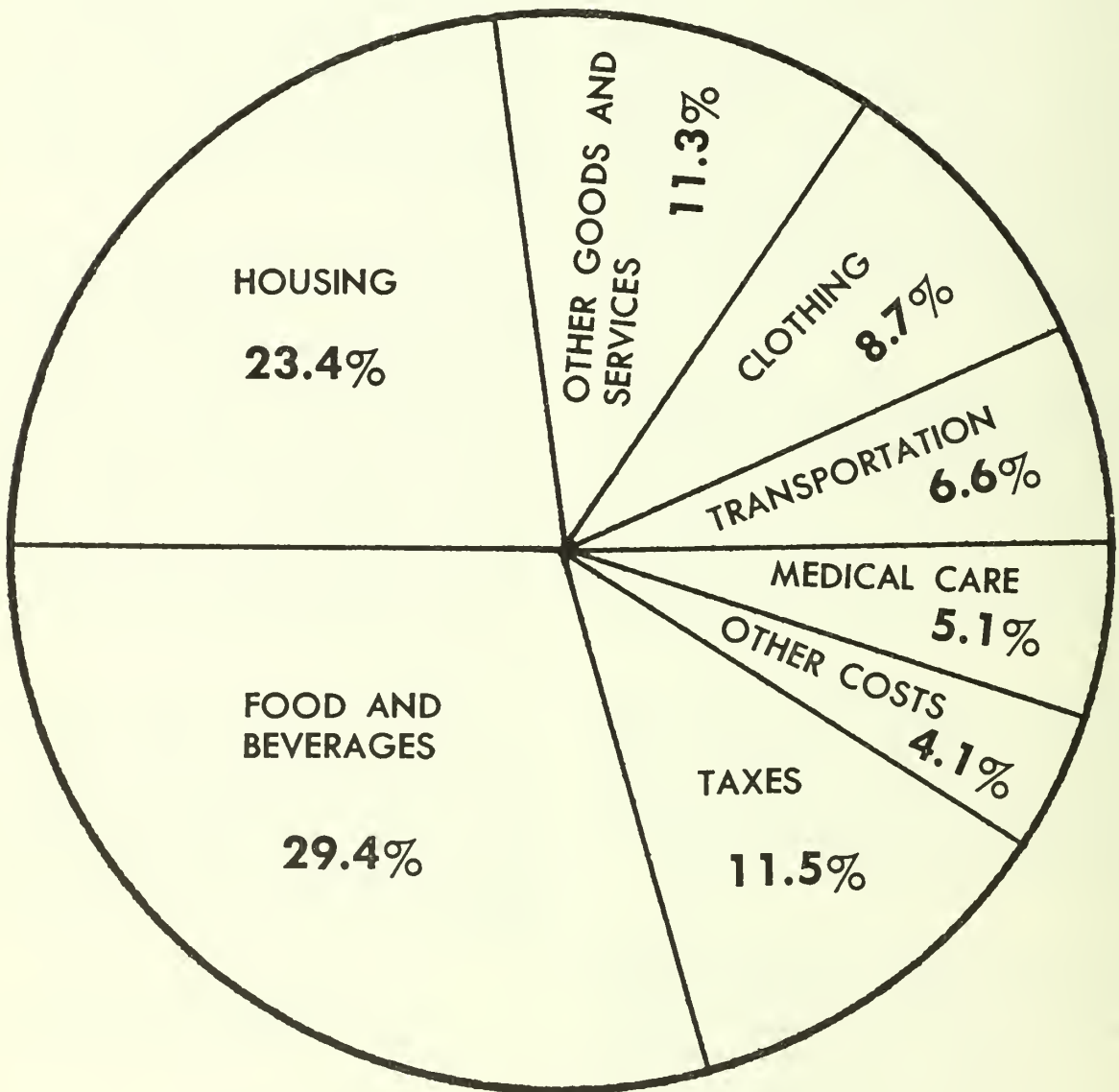
Lastly, a word about one of the members of the committee — Mrs. Blanche D. White — who did not live to see the volume published. A member of the U. C. S. Nutrition Committee for many years, Mrs. White made a lasting contribution, in her many official and volunteer posts, to the philosophy of family budget counseling that provides the genesis for this Guide.

LORRAINE O. GATES

Chairman, Family Living Costs Committee

SEPTEMBER, 1963

PERCENTAGE DISTRIBUTION BY MAJOR GROUPS OF ANNUAL COSTS OF THE CITY
WORKER'S FAMILY BUDGET, BOSTON, MASSACHUSETTS, AUTUMN 1959



TOTAL BUDGET: \$6,317

INTRODUCTION

After producing several editions of *Guide for Estimating the Minimum Family Budget*, the Committee on Family Living Costs* of the Health Division of United Community Services in 1960 took a long, hard look at the publication and shifted its emphasis. The present volume is called *Guide to Family Living Costs*, but the change in title does not fully reveal the change in focus or procedure. Some explanation is, therefore, appropriate.

The earlier guides gave "cost figures for items considered necessary to maintain health and an appropriate standard of living." Cost figures were based on a study of the current cost of food, clothing, personal needs, and fuel in the Boston area. Members and staff personnel of the Committee collected prices and analyzed the data to obtain weighted costs for each item. The resultant figures were applied to average quantity-quality standards for individuals according to age, sex, and activity.

After conscientious review of the earlier guides, the Committee asked itself a number of searching questions: Were the "standards" which had been used really accurate? Did the "standards" require major revision? Was it practical to continue pricing by a local group, or was the job too big? How reliable were the data collected by persons for whom pricing was only an "extra" activity? Were there not advantages in using data collected by Federal agencies which had developed sound, objective procedures? And how valid was the business of putting down figures, adding them up, and saying to a family: "Live by this!"?

The Committee came to recognize and accept some important facts: Budget counseling is most effective when it is "family-centered," not "dollar-centered". It is unrealistic to expect families to accept a rigid plan, for there are too many individual considerations; one may simply stimulate or provoke them to produce a list of reasons why they cannot follow such a budget. Professional workers need guidelines to interpret the components of a budget in order to help families make wise choices and to understand what is involved in their choices.

The Committee, therefore, decided to emphasize in this revised Guide a philosophy of money management, rather than to continue concentrating on specific dollar amounts.

Since average incomes have risen in recent years throughout the United States and in Boston as well, and since families at all income levels may have

problems in money management, the Committee agreed to consider the "modest but adequate" level of living, rather than the essentially minimum standard used in previous editions of the Guide. This decision was strengthened or reinforced by the fact that the Federal Bureau of Labor Statistics had prepared a City Worker's Family Budget† based on a "modest but adequate" level of living. This budget had been designed to estimate the dollar amount required to maintain a designated type of family at a level of adequate living, according to prevailing standards of what is needed for health, efficiency, the nurture of children, and participation in social and community activities. An abstract of the City Worker's Family Budget, with data pertinent to Boston, is the basis for much of the present Guide.

If users of the Guide are concerned or involved with families whose income cannot provide a "modest but adequate" level of living, they will discover, through the explanation of each component of the budget, where there is leeway for those adjustments which may be necessary. The Guide cannot be all things to all persons; it can only point the way to a realistic approach to family living costs.

This Guide is, in some respects, less specific than its predecessors — in other respects, more specific. It is intended for social workers, home economists, nutritionists, public health nurses, and others in the fields of public health and social welfare. It may be used in teaching, budget counseling, and fee charging and adjustment.

The reader's attention is called to the fact that the parts of the Guide that consist of direct excerpts from either the City Worker's Family Budget or its companion document, the Budget for a Retired Couple (also published by the Federal Bureau of Labor Statistics), have been separated throughout the volume from those parts that contain the Committee's analysis or discussion of the excerpted material. In each section of the Guide that contains excerpts from the CWFB or the Retired Couple's Budget, the excerpted paragraphs precede the paragraphs written by the Committee. In certain instances, minor editorial changes have been made by the Committee in the material taken from the CWFB or the Retired Couple's Budget.

*Formerly the Nutrition Committee. Under this name, the Committee produced the various editions of the *Guide for Estimating the Minimum Family Budget*, the most recent edition having appeared in January 1959.

†Hereinafter frequently referred to as CWFB.

MONEY MANAGEMENT

Budget . . . Blueprint . . . Plan . . . Pattern
There are various terms to describe an orderly design for managing one's money; and various devices and procedures that enable families to deal with their finances. Actually, the word itself is not important. It is the concept of financial planning or money management that is important.

People differ tremendously in their handling of money — their feelings toward it, their spending and saving patterns, their behavior in money matters. Many factors condition each person's attitudes and actions in this regard. Education, social class, background, family, culture, age, religion, place of residence, personality, and the economic state of the nation and world are some of the conditioning factors. Differences are great between one generation and another, between one family and another, between husband and wife, and between professional worker and client — as well as at different times within the same family.

But why is planning important? Most persons feel that their needs exceed their income — or at least, that their desires exceed their income, and it is sometimes hard to differentiate needs from desires. A plan helps the family or individual assess all needs and rate them according to a priority scale. Certain expenditures are inevitable — taxes, for example. There's no choice. Some expenditures are essential

for the maintenance of health and well-being. Some expenditures provide comfort. Other expenditures meet a variety of social and emotional needs. A plan helps the family provide for first things first. A wise plan avoids the pitfalls of buying on impulse or getting deeply in debt through yielding to the appeals of those who offer enticing “buy now — pay later” arrangements. A budget or plan for spending the family income can bring reality into money management. Using money to obtain its real value in goods and services, and also in fun and satisfaction, is a constant part of life for most people. Planning this use both wisely and regularly is often difficult.

Wise budgeting requires a certain degree of maturity. For most persons, long-range goals and postponement of the achievement of certain satisfactions will have to be the order, rather than the immediate fulfillment of desires. But to compensate for this, there will be relative freedom from anxiety over debts and from the fear of losing possessions when payments cannot be maintained.

The actual “budget” may be formal or informal — written or unwritten. Whatever its form, it is important that it be arrived at through joint consideration by members of the family after a review of their income, their needs, and their desires. It should be flexible enough to permit a trial, an evaluation, and a revision when necessary.



THE INTERIM CITY WORKER'S FAMILY BUDGET¹

Origin of Budget and Purpose of Revision

The City Worker's Family Budget* was developed originally by the Bureau of Labor Statistics in 1946-47 at the request of the Congress and with the assistance of a Technical Advisory Committee. *It relates to a family of four persons — consisting of an employed husband, aged 38, with a wife, not employed outside the home, and two children, a girl aged 8 and a boy aged 13, who live in a rented dwelling in a large city or its suburbs.* It was designed to estimate the dollar amount required to maintain such a family at a level of adequate living according to prevailing standards of what is needed for health, efficiency, the nurture of children, and for participation in social and community activities — a level of living described as “modest but adequate.”* Estimates of its cost were published at intervals until October 1951.² Pricing was then discontinued because the quantities and qualities of goods and services included in the budget were based on the pattern of living and standards prevailing in the period before World War II, as determined from expenditure studies made in 1934-36 and 1941.

¹This section of the Guide (pp. 9-13) has been abstracted by the Committee on Family Living Costs from the article entitled “The Interim City Worker's Family Budget,” by Helen H. Lamale and Margaret S. Stotz, which appeared originally in the *Monthly Labor Review* (published by the Bureau of Labor Statistics, U. S. Department of Labor) for August 1960 (pp. 785-803), and was republished later in 1960 as Bureau Reprint No. 2346. The abstracted material is from pp. 785-83, 790, 792, 804, and 805 of the article.

²March 1946 and June 1947 — “The City Worker's Family Budget” (in *Monthly Labor Review*, February 1948, pp. 133-

There has been a large increase in purchasing power and in the levels and standards of living of American families since pre-war years. Trend data on incomes of non-farm families and consumer prices indicate that average family purchasing power has increased by 75 per cent or more since the late 1930's. This increase alone has affected prevailing standards of living appreciably. Because of this and the many other changes in consumer markets and buying habits, the list of goods and services developed for the original budget no longer described a “modest but adequate” level of living in accord with prevailing standards and did not provide a valid basis for estimating the cost of the budget in current markets.

The purpose of the interim revision was to develop a new list of goods and services which would more nearly reflect a “modest but adequate” level of living in terms of standards prevailing in the late 1950's. The goods and services included in the revised budget, as in the original, were, insofar as possible, determined on the basis of recognized scientific standards, with the selection among the various items meeting the standard based on actual choices of families. Where scientific standards did

170) and *Workers' Budgets in the United States: City Families and Single Persons, 1946 and 1947* (BLS Bull. 927, 1948); October 1949 and October 1950 — “Family Budget of City Worker, October 1950” (in *Monthly Labor Review*, February 1951, pp. 152-155, reprinted as BLS Bull. 1021); and October 1951 — “City Worker's Family Budget for October 1951” (in *Monthly Labor Review*, May 1952, pp. 520-522).

* Throughout the Guide, the terms “budget-type family”, “budget family”, or “sample family” refer to the four-person family described here. The italics used in this paragraph do not appear in the original document.

TABLE I

ANNUAL COSTS OF THE CITY WORKER'S FAMILY BUDGET, BOSTON, AUTUMN 1959¹

Place	Total Budget ²	GOODS, RENTS, AND SERVICES ³				Other Costs	Personal Taxes
		Total	Food and Beverages	Rent, Heat and Utilities	Other Goods and Services		
Boston . . .	\$6,317	\$5,334	\$1,857	\$1,240	\$2,237	\$258	\$725

¹Adapted from table 1, p. 787, *Monthly Labor Review*, Aug. 1960 (Reprint No. 2346, Bureau of Labor Statistics, U. S. Dept. of Labor; Washington, D. C., 1960).

²“Total Budget” here refers to the sum of Goods, Rents, and Services; Other Costs; and Personal Taxes — or \$6,317.

³Total amount of \$5,334 for “Goods, Rents, and Services” is the sum of Food and Beverages; Rent, Heat, and Utilities; and Other Goods and Services.

not exist, the quantities and kinds of goods and services were derived by statistical analyses of postwar consumption data, which define an adequate standard based on the collective judgment of the families. A more comprehensive revision is needed and has been proposed when data from the Bureau's 1960-61 consumer expenditure surveys become available.

The Budget Level and the Household

The "modest but adequate" level of living described by this budget standard is neither a "minimum maintenance" nor a "luxury" level. The budget does not show how an "average family" actually spends its money; nor does it show how a family *should* spend its money. *Rather, it is an estimate of the total cost of goods and services considered necessary by four-person city families of the budget type to maintain a level of adequate living according to standards prevailing in large cities of the United States in recent years.** Boston is one of the cities studied and prices for Boston are used in this abstract.

The budget's provisions for maintenance of health and efficiency and participation in social and community activities mean that the level of living represented by this budget must be above a "minimum" in the usual narrow sense of that term. On the other hand, it is below the average level enjoyed by American families.

Although there has been a substantial increase in home ownership among city families at all income levels since pre-war years, it was not feasible for the interim revision to define comparable dollar estimates of budget costs for home owners. The budget assumes the family lives in a separate rented house or apartment, that there are no lodgers or co-tenants, and that the husband has no dependents other than his wife and children. The dwelling which meets the standards for a family of this age and composition consists of five rooms (including kitchen) and a bathroom. The wife does all the cooking, cleaning, and laundry without paid help, and the home is equipped with the house furnishings and mechanical equipment usually considered to be household necessities, such as gas or electric cook stove, mechanical refrigerator, and washing machine. The budget assumes the family has an average inventory of such furnishings and equipment and purchases some items each year to maintain this inventory. The

* Italics used here do not appear in the original CWFB document.

quantities of these items specified for the budget are primarily replacement rates, plus such acquisition rates as are customary for established families at this age level. (See Table I, Table II, and Table II-A, pages 9, 11, and 12).

Costs for Families of Other Sizes

For many purposes, estimates of the cost of budgets for families of other sizes are needed. The Bureau has made an interim revision of the Elderly Couple's Budget, with estimates of its cost at Autumn 1959 prices in the same 20 cities studied for the City Worker's Family Budget. (An abstract of the Interim Budget for a Retired Couple with figures for Boston appears on pages 22-25.)

An analysis of the data from the 1950 Consumer Expenditure Survey of the Bureau of Labor Statistics has provided a more detailed scale with which to estimate the relative cost of the budget goods and services for families of other sizes. For example, these data indicate that the *total cost of goods, rents, and services* for a two-person, husband-wife family, aged 35 to 55 years, would be about 66 per cent of that for the four-person budget-type family; for a three-person family in this age range, with a child between 6 and 16 years, about 87 per cent; and for a five-person family, with the oldest child between 6 and 16 years, about 120 per cent. These costs are for one-earner families. (Table III, page 14, is a scale of equivalent income for city families of different size, age, and composition.)³

Sources and Methods of Revising Quantities

The revised quantities and kinds of goods and services which comprise the post-war "modest but adequate" standard for food and shelter were derived, as previously, to conform with scientific standards but within these standards to reflect actual choices of families as exhibited in post-war consumption data. For other goods and services where scientific standards do not exist,⁴ the revised budget represents an adequate standard, based on the col-

³ For a detailed description of the method used in determining these equivalent amounts, see "Technical Note: Estimating Equivalent Incomes or Budget Costs by Family Type," BLS Reprint No. 2357 (from the *Monthly Labor Review*, November 1960, pp 1197-1200.)

⁴ For food, the National Research Council's *Recommended Dietary Allowances* (1958) are the basis for food plans developed by the U. S. Department of Agriculture. For housing, standards have been established by the American Public Health Association and the U. S. Public Housing Administration.

lective judgment of large-city families of this type, as revealed by analyses of post-war consumer expenditure data, primarily the Bureau of Labor Statistics Survey of Consumer Expenditures in 1950. (The revised lists of goods and services and the quantities per year provided for in the budget are included in the article on the Interim City Worker's Family Budget from which this section of the Guide has been abstracted).⁵

Pricing the Budget

After the items and quantities to be included in the budget were determined, it was necessary to price the kinds and qualities of these commodities and services normally purchased by "budget-type" families in the types of stores and professional and service establishments customarily patronized by city workers' families. All items included in the budget could not be priced, but prices were obtained for most of them.

(A description of pricing procedures is included in the article on the Interim City Worker's Family

⁵ See footnote 1, page 9, for CWFB reference; the material referred to here appears on pp. 793-802.

Budget from which this abstract has been taken, and detailed specifications for those items actually priced may be found in a publication of the Bureau of Labor Statistics called "Pricing of Commodities and Services (Other Than Food at Home) for the City Worker's Family Budget: Description of Items.")⁶

The prices, pricing procedures, reporting stores and service establishments, and price calculation methods were those used by the Bureau of Labor Statistics for the Consumer Price Index except that more price quotations were obtained in some cases to permit calculation of average prices and different qualities were priced in other cases to represent the budget levels. Prices were those obtained in Autumn 1959. Pricing procedures for the various groups of goods and services are discussed briefly in subsequent sections of the Guide dealing with the components of the budget.

⁶ See footnote 1, page 9, for CWFB reference; the pricing procedures referred to here appear on pp. 804-807. The monograph on pricing of commodities and services in the CWFB was published by the Bureau of Labor Statistics in October 1959, and a copy is on file at the Health Division of United Community Services.

TABLE II

ANNUAL COSTS AND PERCENTAGE DISTRIBUTION OF COSTS FOR MAJOR COMPONENTS OF THE CITY WORKER'S FAMILY BUDGET, BOSTON, AUTUMN 1959¹

ITEM	Costs	Percentage Distribution of Major Components Included in Total Budget Cost	Percentage Distribution of Major Components Included in Cost of Goods and Services
Food and Beverages ²	\$1,857	29.4	34.8
Housing ³	1,478	23.4	27.7
Clothing	549	8.7	10.3
Medical Care	322	5.1	6.0
Transportation ⁴	417	6.6	7.8
Other Goods and Services ⁵	711	11.3	13.3
Total Cost of Goods and Services	\$5,334	84.4	100.0 ⁷
Other Costs ⁶	258	4.1	
Personal Taxes	725	11.5	
Estimated Total Cost of Budget	\$6,317	100.0 ⁷	

¹ Adapted from table 3, p. 789, *Monthly Labor Review*, Aug. 1960 (Reprint No. 2346, Bureau of Labor Statistics, U. S. Dept. of Labor; Washington, D. C., 1960). (Note: The "family" here consists of an employed husband, aged 38, a wife not employed outside the home, an 8-year-old girl and a 13-year-old boy.)

² Includes alcoholic beverages.

³ Contract rent for unfurnished 5-room dwelling plus utilities, house furnishings and household operation.

⁴ Weighted average costs of automobile owners and non-owners.

⁵ Includes reading, recreation, personal care, tobacco, public school expenses, communications, gifts, contributions, and miscellaneous.

⁶ Includes allowances for life insurance, occupational expenses, Federal old-age and survivors' insurance.

⁷ Percentages do not equal 100 because of rounding procedures.

TABLE II-A
PERCENTAGE DISTRIBUTION BY MAJOR GROUPS OF ANNUAL COSTS OF THE
CITY WORKER'S FAMILY BUDGET, BOSTON, AUTUMN 1959¹

GROUP AND SUB-GROUP	Annual Cost	Percentage Distribution
1. <i>Food and Beverages</i>	\$1,857	29.4
Food at home	1,601	
Food away from home	191	
2. <i>Housing</i>	1,478	23.4
Rent, heat, and utilities	1,240	
House furnishings	189	
Household operation	49	
3. <i>Clothing</i>	549	8.7
Husband	139	
Wife	151	
Boy	96	
Girl	111	
Clothing material and sundries	52	
4. <i>Medical Care</i>	322	5.1
5. <i>Transportation</i>	417	6.6
Automobile owners		
Non-owners of automobiles		
6. <i>Other Goods and Services</i>	711	11.3
Reading and recreation	226	
Personal care	125	
Tobacco	91	
Public school expense	10	
Communications	94	
Gifts and contributions	124	
Miscellaneous	41	
<i>Total Cost of Goods and Services (Items 1-6)</i>	\$5,334	84.4
7. <i>Other Costs</i>	258	4.1
8. <i>Personal Taxes</i>	725	11.5
<i>Estimated Total Cost of Budget (Items 1-8)</i>	\$6,317	100.0

¹Adapted from table 3, p. 789, *Monthly Labor Review*, Aug. 1960 (Reprint No. 2346, Bureau of Labor Statistics, U. S. Dept. of Labor; Washington, D. C., 1960).

Components of the Budget

Food

The food-at-home component of the CWFB is based on the low- and moderate-cost food plans developed by the United States Department of Agriculture from its 1955 Household Food Consumption Study, in accord with nutritional standards recommended by the National Research Council (NRC). These plans were subsequently revised, with respect to the quantities for children, to comply with the 1958 NRC Recommended Dietary Allowances.

In these plans, food items are grouped into 11 categories which contain foods similar in nutritive value and use in the diet. The quantities provided meet the National Research Council's recommended allowances when average selections of food within each food group are used. Food consumption patterns, representative of the choices of non-farm families in the lower and middle thirds of the income distribution in 1955, provided the guide in specifying the quantities for the low-cost and moderate-cost plans respectively. Regional preference patterns in the selection of specific foods were considered.

The food plans as published by the Department of Agriculture provide for 21 meals per person per week to be eaten at home or carried from home. In the budget, the food-at-home component was adjusted to provide 4,156 meals a year at home and 212 meals away from home. Most of the meals away from home are lunches at work or school. *The costs of both the low- and moderate-cost plans were calculated and their average cost was used in the budget.** The total food and beverage cost also includes allowances for alcoholic beverages and snacks.

The quantities of the 11 types of foods provided in the revised budget, when compared with the original, reflect both the improvements in standards of food consumption and the important changes in eating habits that have occurred since prewar years. The revised budget provides greater quantities of meat, poultry, and fish; milk and milk products; eggs; and citrus fruits and tomatoes. On the other hand, quantities of grain products, fats and oils, and sugar and sweets are lower in the revised than in the original budget.

Prices used for food for home consumption were those collected regularly for the Consumer Price Index from a representative sample of outlets, in each of the 20 large cities. All of the important

* Italics added.

food chain stores and a sample of independent stores are included for each city. The sample of independent stores represents stores of various types (e.g. groceries and meat markets), stores at all levels of annual sales volume, and stores in different locations within the city.

The average prices for each food were obtained by averaging independent and chain store prices separately and then combining them with weights representing the relative volume of food sales by all food stores of each type in the city.

The unit cost of each of 10* food groups from the low- and moderate-cost food plans in the budget was estimated by applying a system of weights to the prices of the individual food items included in each major food group. The weighting factors take into consideration regional preference patterns in the selection of individual items.

In calculating the cost of food away from home, the average prices of 10 popular lunches were used. These lunches were priced in restaurants and cafeterias, including in-plant cafeterias, usually patronized by wage earners or clerical workers.

Food † is the most basic need. It is essential for growth and development, for maintenance of well-being, and for provision of energy for performing all one's activities. Not only does food satisfy physiological needs, it satisfies emotional and social needs as well. Its importance cannot be over-emphasized.

Eating the right food in appropriate amounts promotes good health and prevents certain kinds of illness. Wise eating may be considered a form of health insurance. Unfortunately, overeating is a common practice in our society, and overweight is a nutrition problem that affects many persons.

In the City Worker's Family Budget, 29.4 per cent of the total budget is allocated for food and beverages. The budget provides for snacks, for some alcoholic beverages, and for a number of meals away from home. When the family's income is lower, an even higher percentage may have to be spent for food and beverages if an adequate diet is to be provided — or less expensive food choices may have to be made.

* "Dark green and yellow vegetables" and "other vegetables and fruits" were apparently combined in this procedure.

† The paragraphs from here to the end of the section on food were written by the Family Living Costs Committee.

TABLE III
SCALE OF EQUIVALENT INCOME¹ FOR CITY FAMILIES OF
DIFFERENT SIZE, AGE, AND COMPOSITION²

[Four-person family (husband, age 35-55, wife, two children, older 6-16) = 100. All figures listed are percentages.]

SIZE AND TYPE OF FAMILY	AGE OF FAMILY HEAD			
	Under 35	35-55	55-65	65 or over
<i>One person</i>	42	50	46	37
<i>Two persons</i>				
Husband and wife	63	66*	67	63
One parent and child	62	68	67	64
<i>Three persons</i>				
Husband, wife, child under 6	73	80	—	—
Husband, wife, child 6-16	81	87*	91	84
Husband, wife, child 16-18	85	102	101	92
Husband, wife, child 18 and over	—	98	97	91
One parent, 2 children	80	96	—	—
<i>Four persons</i>				
Husband, wife, 2 children (older under 6)	82	88	—	—
Husband, wife, 2 children (older 6-16)	95	100*	111	101
Husband, wife, 2 children (older 16-18)	107	123	125	115
Husband, wife, 2 children (older 18 or more)	—	116	119	111
One parent, 3 children	102	120	—	—
<i>Five persons</i>				
Husband, wife, 3 children (oldest under 16)	94	99	—	—
Husband, wife, 3 children (oldest 6-16)	115	120*	132	—
Husband, wife, 3 children (oldest 16-18)	119	139	139	127
Husband, wife, 3 children (oldest 18 or over)	—	131	135	124
One parent, 4 children	116	123	—	—
<i>Six or more persons</i>				
Husband, wife, 4 or more children (oldest under 6)	99	109	—	—
Husband, wife, 4 or more children (oldest 6-16)	131	137	147	—
Husband, wife, 4 or more children (oldest 16-18)	133	146	149	144
Husband, wife, 4 or more children (oldest 18 or over)	—	150	153	134
One parent, 5 or more children	127	131	—	—

¹ The scale values shown in this table are the percentages of the income of the base family (four persons — husband, age 35-55, wife, two children, older 6-16 years) required to provide the same level of living for city families of different size, age, and composition. Additional requirements for personal taxes, social security deductions, life insurance and occupational expenses — which vary by family size, age, and level of income — have *not* been included in these estimates.

² Table revised from 1950 Survey of Consumer Expenditures by the Bureau of Labor Statistics. For detailed description see "Technical Note: Estimating Equivalent Incomes or Budget Costs by Family Type", *Monthly Labor Review*, Nov. 1960, pp. 1197-1200. (Reprint No. 2357, Bureau of Labor Statistics, U. S. Dept. of Labor; Washington, D. C., 1960.)

* These figures are the scale values published in the article on "The Interim City Worker's Family Budget" (*Monthly Labor Review*, Aug. 1960, pp. 788 and 790) previously referred to in this Guide.

TABLE IV

ESTIMATED ANNUAL COSTS OF GOODS AND SERVICES PROVIDING THE SAME LEVEL OF WELL-BEING AS THE CITY WORKER'S FAMILY BUDGET¹ AMONG FAMILIES OF DIFFERENT SIZE, AGE, AND COMPOSITION,² BOSTON, AUTUMN 1959

SIZE AND TYPE OF FAMILY	AGE OF FAMILY HEAD			
	Under 35	35-55	55-65	65 or Over
<i>One person</i>	\$2,240	\$2,667	\$2,454	\$1,974
<i>Two persons</i>				
Husband and wife	3,360	3,520	3,574	3,360
One parent and child	3,307	3,627	3,574	3,414
<i>Three persons</i>				
Husband, wife, child under 6	3,994	4,267	—	—
Husband, wife, child 6-16	4,321	4,641	4,854	4,481
Husband, wife, child 16-18	4,534	5,441	5,387	4,907
Husband, wife, child 18 or over	—	5,227	5,174	4,854
One parent, 2 children	4,267	5,121	—	—
<i>Four persons</i>				
Husband, wife, 2 children (older child under 6)	4,374	4,694	—	—
Husband, wife, 2 children (older child 6-16)	5,067	5,334	5,921	5,387
Husband, wife, 2 children (older child 16-18)	5,707	6,561	6,668	6,134
Husband, wife, 2 children (older child 18 or over)	—	6,187	6,347	5,921
One parent, 3 children	5,441	6,401	—	—
<i>Five persons</i>				
Husband, wife, 3 children (oldest child under 6)	5,014	5,281	—	—
Husband, wife, 3 children (oldest child 6-16)	6,134	6,401	7,041	—
Husband, wife, 3 children (oldest child 16-18)	6,347	7,414	7,414	6,774
Husband, wife, 3 children (oldest child 18 or over)	—	6,988	7,201	6,614
One parent, 4 children	6,187	6,561	—	—
<i>Six or more persons</i>				
Husband, wife, 4 or more children (oldest child under 6)	5,281	5,814	—	—
Husband, wife, 4 or more children (oldest child 6-16)	6,988	7,308	7,814	—
Husband, wife, 4 or more children (oldest child 16-18)	7,094	7,788	7,948	7,681
Husband, wife, 4 or more children (oldest child 18 or over)	—	8,001	8,161	7,148
One parent, 5 or more children	6,774	6,988	—	—

¹ The CWFB family consists of an employed husband (aged 38), a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

² These cost estimates for Boston were developed for this Guide by the U.C.S. Committee on Family Living Costs, and are based on the scale of equivalent income derived by the Bureau of Labor Statistics from data obtained in the 1950 Survey of Consumer Expenditures. In using this scale for estimating budget costs for types of families differing from the CWFB-type, the Committee on Family Living Costs applied the scale values — which are expressed as percentages of the spendable income for a so-called "base family" of four persons (i.e., husband aged 35-55 years, wife, and two children, the older of whom is between 6 and 16 years of age) — to the CWFB cost for goods and services. Additional requirements for personal taxes, social security deductions, life insurance, and occupational expenses (which vary by family size, age, and level of income) have not been included in these estimates. (Note: See Table III, above, p. 14, for the scale values on which the dollar amounts given in Table IV are based).

When the income is higher, the percentage may be lower or it may remain at about the same level if more expensive choices are made within the various food groups. Each family's food choices are influenced by many factors — individual likes and dislikes, religion, ethnic and regional background, tradition — all the factors that go to make up culture. There are tremendous differences from group to group, and within each group. While it is important to consider the influence of culture upon food habits, it is folly to assume that a family will always choose food in a certain way because of a specific cultural background. Nevertheless, the Jewish practice of buying kosher meats, the insistence upon olive oil by the family of Mediterranean background, and the southerner's use of certain greens are examples of special food preferences.

Illnesses that require modifications of the normal diet or health considerations of one kind or another influence food choices and food costs.

Some homemakers will give preference to foods with convenience built in, such as frozen dinners and mixes, and will pay the extra charges that are sometimes involved when the food processor does some or most of the food preparation. The value of the homemaker's time and energy may be a consideration. Some families will use food to try to enhance their status, and they may buy unusual or exotic foods for status reasons. Food has tremendous emotional overtones. The purpose of this discussion is to remind us that "food, with man, is not just food." The wise budget counselor tries to be aware of all of these forces, as well as interpersonal relationships, in the family's selection of food.

The appendix to the Guide contains three tables which will be of use to those who wish to give specific help and guidance to families with food problems. These tables are taken from the publication of the Department of Agriculture entitled *Family Food Plans and Food Costs*.⁷ Table VIII, page 32, gives the estimated cost of one week's food, using the Department of Agriculture's low-cost and moderate-cost plans, at January 1962 prices (United States average). These figures include an allowance for accessories — tea, coffee, vinegar, baking powder, and spices. They do not provide for meals or snacks away from home, but a procedure for making such adjustments is described in the publication cited.⁸

⁷ Home Economics Research Report No. 20, (Agricultural Research Service, U. S. Department of Agriculture), by Eloise Cofer, Evelyn Grossman, and Faith Clark; Washington, D. C., November 1962.

⁸ See p. 14, *Family Food Plans and Food Costs*.

Table IX (page 33) shows the low-cost food plan and Table X (page 34) shows the moderate-cost food plan. One can compute the quantities of food recommended for a specific family. This information may be useful in evaluating a family's food practices and in teaching members of the family to plan meals that will be nutritionally adequate. *Family Food Plans and Food Costs* provides — in addition to the food plans that are reproduced in the appendix to this Guide — three food plans developed according to other criteria (a second low-cost plan, an "economy" plan, and a "liberal-cost" plan⁹); low-cost menus for one week; a food buying guide; and other specific information.

Rent, Heat, and Utilities¹⁰

The shelter budget is based on rents for five-room dwellings which meet standards established by the American Public Health Association and the United States Public Housing Administration. The standard is described as follows:

Five-room dwelling — house or apartment — including kitchen with sink and stove, hot and cold running water; with a complete private bath including wash bowl, flush toilet, and tub or shower; electricity for lighting, and installed heating, either central or other type, such as base burner, pipeless furnace, or stoves, depending upon the climate of the specific city. (Central heating required in cities where normal January temperature is 40° F. or colder, and central or other installed heating for cities with warmer climates.)

Exclude dwellings needing major repairs, i.e., structural repairs such as roof, walls, or foundation, but include those needing minor repairs such as painting or papering.

Located in a neighborhood with play space for children (yards, playground, park, or roped off street, accessible without serious traffic hazards); within 10 blocks of public transportation; and not adjacent to either a refuse dump or to more than one of the following hazards or nuisances: railroad or elevated tracks, noisy or smoke-and-fume-developing industrial installations, main traffic artery, or intercity truck route.

⁹ See pp. 9, 10, and 12, *Family Food Plans and Food Costs*, for detailed descriptions of these three plans.

¹⁰ The material presented here on rent, heat, and utilities (pp. 16–17) has been abstracted by the Committee on Family Living Costs from pp. 729 and 806 of the article on "The Interim City Worker's Family Budget", *Monthly Labor Review*, August 1960. See footnote 1, p. 9 of this Guide for complete citation.

Exclude dwellings above the standard, i.e., those with more than one complete private bath, substantially above the average size for five-room dwellings in the city, or those located in an apartment structure providing "luxury" services.

In addition to the characteristics specified for the dwelling, the standard provides the necessary fuel for maintaining a temperature of 70° F. during the winter, as well as the gas, electricity, and water needed to operate the mechanical equipment provided and meet the personal needs of a family of this size and composition.

The quantities of heating fuel were derived from an analysis of the purchases of fuel as reported in the Bureau's 1950 Survey of Consumer Expenditures by families occupying dwellings of the type specified for the budget, in relation to 1950 annual degree days in these cities as published by the United States Weather Bureau.

Quantities of utilities are based on estimates, obtained from utility companies and associations, of amounts required for households of "typical" size for appliances specified for the budget, modified to correspond to the four-person budget family.

Budget allowances for fuel and utilities apply to those tenants who pay separately for them. Since there is a wide variation in practices of including these facilities in the contract rent, appropriate amounts are calculated for each city and added to the contract rent.

Shelter* is usually the second largest item in the family budget. Housing should provide physical protection and comfort, but other important considerations are location with respect to place of employment and community services, the need for privacy and rest, the opportunity for each member to carry out essential activities, and space for the family's social and recreational needs. Good housing promotes satisfactory family living; whereas poor housing and crowding may produce tensions, physical illness, and emotional disturbances.

In the City Worker's Family Budget, costs for housing are based upon renting and the cost — including utilities, house furnishings, and household operation — amounts in Boston to 23.4 per cent of the total budget.

Many families now choose to own their own homes rather than to rent them. In deciding whether or not

* The paragraphs from here to the end of the section on rent, heat, and utilities were written by the Family Living Costs Committee.

to buy a house, the family should consider the following costs of owning and operating one: payments on mortgage principal and interest, insurance and taxes, repairs and maintenance, heat and utilities, garbage collection, and commuting costs.

Utilities are included in the housing budget as are house furnishings and items needed for household operations.

Goods and Services Other Than Food, Rent and Utilities¹¹

The costs of clothing, house furnishings, transportation, medical care, personal care, household operation, reading, recreation, tobacco, education, gifts and contributions, and miscellaneous expenses represent together about 42 per cent of the total cost of goods and services in this budget. For these goods and services, psychological and social requirements are often more important than physical needs, and there are no generally accepted "scientific" standards comparable to those for food and housing.

Individual preferences play a large part in the way families spend their money, so that even among families of the same economic level, such as the one represented by the budget, some variation occurs in what is considered necessary for clothing, transportation, recreation, tobacco, and so forth. Therefore, the allowances provided for these items are not suggested as a spending plan for an individual family. Instead, the budget represents a composite of individual choices which vary widely both within and between major categories.†

For these kinds of goods and services, the revised quantities were derived, primarily, by examining the quantity-income elasticities of the expenditures of four-person, budget-type families, as reported in the Bureau of Labor Statistics Survey of Consumer Expenditures in 1950. This technique, which was developed for the original budget, is objective in that it uses the consumers' collective judgment as to what is adequate for such items as clothing and house furnishings — a standard determined by the families themselves.

¹¹ The introductory material presented here on goods and services other than food, rent, and utilities (p. 17) has been abstracted by the Committee on Family Living Costs from pp. 792, 794, 802 and 803 of the article on "The Interim City Worker's Family Budget", *Monthly Labor Review*, August 1960. See footnote 1, p. 9 of this Guide for complete citation.

† Italics added by Committee on Family Living Costs.

It* has already been pointed out that house furnishings and household operation are actually included under the "shelter" item in the budget. They are mentioned in the CWFB along with the goods and services enumerated above, it is assumed, because there are at present no "scientific standards" available for any of the items in this category, which represents 42 per cent of the total cost of goods and services in the CWFB.

a. *Medical Care.*¹² — The widespread use of insurance to cover the cost of major illness has, in part, provided a medical-care standard. Therefore, a family membership in a group hospitalization plan is specified for the budget, assuming the family will bear the full cost of its health insurance premiums. The revised quantities of medical-care services not covered by insurance were derived from data provided by the United States National Health Survey conducted in 1957–58.

In the medical-care budget, prices and fees were obtained for the most important medical supplies and services. Since the majority of the population currently is covered by some type of hospitalization insurance, the cost of a group plan was included in the budget for each city. In some instances, the plan did not cover the full cost of ward accommodations and various ancillary services. Therefore, additional cost was added to the budget to cover these items.

Fees reported by general practitioners, dentists, and specialists (where appropriate) were used in calculating the cost of professional services. Drugs were priced in representative stores, and average prices for each prescription and over-the-counter drug preparation were weighted by their relative importance in the particular category of therapeutic use and its importance in total drug store sales of prescription and non-prescription products. The cost of other medical services and supplies was estimated from known price relationships and various schedules of fees.

It† is impossible to predict the cost of medical and dental care, but families should make some provision for meeting those costs.

¹²The material presented here on medical care (p. 18) has been abstracted by the Committee on Family Living Costs from pp. 794 and 806 of the article on "The Interim City Worker's Family Budget", *Monthly Labor Review*, August 1960. See footnote 1, p. 9 of this Guide for complete citation.

* The paragraph from here to the beginning of the section on medical care was written by the Family Living Costs Committee.

† The paragraphs from here to the end of the section on medical care were written by the Family Living Costs Committee.

In the City Worker's Family Budget, 5.1 per cent of the total budget is for medical care. Where there are special health problems in the family, additional sums will have to be budgeted.

It is desirable to encourage families to budget for certain services that are generally regarded as preventive measures. An annual physical examination, regular dental care, and frequent pediatric supervision are examples of services which, in the long run, may save the family both money and suffering. Such services make possible early diagnosis and prompt treatment of many health problems.

b. *Transportation.*¹³ — The transportation budget provides for the purchase of a used (three-to-four-year-old) car every three years. For Boston, 48 per cent car ownership is assumed.

In the transportation sub-group, the net purchase price of used Chevrolet, Ford, or Plymouth sedans in two price series (after deducting the value of trade-in and including all taxes) was used in the budget. A 1955 model was considered the most usual purchase by this family and since the trade-in was determined to be approximately seven years old, the value of a similar 1952 model was deducted. Fall 1959 prices for 1952 and 1955 used cars were obtained from secondary sources.

Prices of the most frequent types of repair, such as brake relining and front-end alignment, were obtained from dealers and general repair shops. Costs of chassis lubrications were included. Data for other operating expenses were obtained from manuals furnished by automobile associations and insurance agencies.

For public transportation, cash, ticket, or token rates (whichever was least expensive) were obtained from the local transportation company. School fares and railroad fares, including excise taxes, were also obtained.

In the City Worker's Family Budget, 6.6 per cent of the total budget is allocated to transportation.*

Since the transportation figure is a weighted average of the costs for both automobile owners and non-owners, this item should be noted carefully.

¹³The material presented here on transportation (p. 18) has been abstracted by the Committee on Family Living Costs from pp. 803 and 807 of the article on "The Interim City Worker's Family Budget", *Monthly Labor Review*, August 1960. See footnote 1, p. 9 of this Guide for complete citation.

* The paragraphs from here to the end of the section on transportation were written by the Family Living Costs Committee.

The family owning a car will have to make adjustments in other areas of the budget to provide for this. The family without a car will have some leeway.

The family's need for transportation is influenced by the wage earner's work, the children's school, the family's church, and shopping and recreation practices.

If a family does not own a car, an estimate of the cost of public transportation, or transportation shared with a car owner, should be included in its budget.

c. *Clothing*.¹⁴—The present clothing list reflects the trend to less formal apparel and differs from the original budget more in the types of garments than in the quantities. For example, the boy's clothing budget includes more jackets and slacks and fewer coats and suits.

About 100 items of clothing were selected for pricing on the basis of their relative importance among the budget-family purchases. Choices reflected the expanding use of new fabrics, new textile finishes, and blends of man-made and natural fibers.

The clothing* budget will be influenced by the individual family's decisions about the importance of clothing and by the family's activities. Fashion, which is a very capricious force, plays a large part in influencing clothing purchases. The desire to conform to one's peer group operates strongly, too, especially among adolescents and young adults. Certain kinds of recreational activities will demand special clothing. If the wife works, she will need a wardrobe different from that suggested for the "woman at home," and other members of the family may need a larger supply of some items since the mother may be unable to do laundry as often as if she were not employed. The woman who is skilled at making new clothing or remodeling old clothing may save money on this item or may be able to provide more garments than the City Worker's Family Budget indicates. The wearing of "hand-me-downs" is common practice within a family or among friends and neighbors and may represent sound economy.

¹⁴The material presented here on clothing (p. 19) has been abstracted by the Committee on Family Living Costs from pp. 803 and 806 of the article on "The Interim City Worker's Family Budget", *Monthly Labor Review*, August 1960. See footnote 1, p. 9 of this Guide for complete citation.

* The paragraphs from here to the end of the section on clothing were written by the Family Living Costs Committee.

Clothing is a large item in the budget. *It takes 8.7 per cent of the total income in the City Worker's Family Budget.* This percentage, however, is considerably below that required for food and housing. The budget provides clothing suitable to the climate prevailing in Boston and reflects the trend toward casual dress and toward the increased use of new fabrics.

The clothing budget is broken down as follows:

Husband	\$139.00
Wife	151.00
Boy	96.00
Girl	111.00
Clothing materials and services .	52.00
	<hr/>
	\$549.00

The lists of clothing items priced for the CWFB are on file in the office of the Health Division, United Community Services of Metropolitan Boston.

It should be noted that the clothing allowance for each individual does not mean the outlay of that amount for clothing. The expected length of service of each garment is estimated. Its cost is divided by the number of years it is expected to last and only that portion of its cost is calculated in the yearly clothing budget. For items that last less than a year, the cost of the item is multiplied by the number of such items considered necessary during a year, and that amount is used in the budget. Outer garments, such as coats, are examples of the first category, and hosiery is an example of the second.

d. *Additional Budget Items*.¹⁵—The Interim City Worker's Family Budget includes a telephone and provides for the maintenance and replacement of a television set.

Prices for some of the articles and services necessary for personal care were collected in drugstores, barber shops, beauty shops, and other establishments, representing, where necessary, both downtown and neighborhood locations. Prices for other personal-care items were estimated on the basis of known price relationships.

For tobacco products and alcoholic beverages, prices were obtained from drugstores, tobacco shops, liquor stores, and grocery stores. Prices used included all applicable taxes.

¹⁵The material presented here regarding "Additional Budget Items" (p. 19) has been abstracted by the Committee on Family Living Costs from pp. 804 and 807 of the article on "The Interim City Worker's Family Budget", *Monthly Labor Review*, August 1960. See footnote 1, p. 9 of this Guide for complete citation.

Each* family will need to provide for certain goods and services that are not included in the items already discussed — i.e., food, shelter, clothing, medical care, and transportation. The additional items include reading and recreation, personal care, tobacco, education, communications, gifts and contributions, and a miscellaneous group. With regard to these goods and services, individual and family needs and preferences largely determine the amount of money to be allocated and its manner of distribution. *The sum of \$711 per year, or 11.3 per cent of the total budget, is allotted for these items in the City Worker's Family Budget.*

A review of the specific items included in the CWFB will serve as a guide for this section:

	Annual Cost
Reading and Recreation:	\$226
Newspapers — 1 daily, 1 Sunday	
Books (other than school books)	
Magazines and other reading expenses	
Radio and television, phonograph, musical instruments and repairs	
Admissions (movie and other)	
Hobbies, club dues, toys, sporting equipment, supplies for pets, etc.	
Personal Care:	125
Haircuts and other services occasionally	
Commodities such as soap, cosmetics, toothpaste, shaving cream and razors, shampoo, and sanitary supplies	
Tobacco:	91
Cigarettes, cigars, pipe tobacco, pipes, and smoking supplies	
Education ¹⁶ :	10
Instructional supplies	
School athletic supplies	
Association dues	
School entertainments	
Communications:	94
Telephone service (65 message units per month)	
Postage	
Stationery	
Gifts and Contributions:	124
Gifts to persons outside the immediate family and contributions to church and charities	
Miscellaneous:	41
Lodging away from home	
Music and dancing lessons	
Legal expenses	
Other unspecified items	
Total	\$711

Other Costs and Taxes

The chart which follows indicates the budget quantities for the "other costs and taxes" grouping used in the City Worker's Family Budget.

Budget Quantities for Other Costs and Taxes ¹⁷

Group	Item	Quantity per year
Occupational expenses	Dues to unions, business or professional associations; special clothing and equipment required for the occupation.	These items, which are included in the estimated total cost of the budget as an average outlay of \$28, should be determined for each individual situation.
Insurance	A life insurance policy to provide for the family during a period of adjustment in event of the death of the breadwinner. The premium should be determined for individual situations by taking into account the group insurance in effect, as well as the type of protection provided.	Insurance is included in the estimated total cost of budget at the average outlay of \$110.
Social Security deductions	Employee contributions for Federal old-age, survivors', and disability insurance and for disability insurance where required by State law.	As required by the level of the total budget.
Taxes	Personal taxes, such as poll and other capitation taxes and income taxes (Federal, State, and local).	Rates applicable in 1959.

There† are certain items in the budget over which the family has no control. Social security and taxes are determined by law and family decisions cannot alter them.

¹⁶ When children attend a parochial school rather than a public school, additional sums may have to be allocated for tuition cost. If uniforms are worn, this item may or may not alter the clothing allowance.

¹⁷ From table on p. 803 of the article on "The Interim City Worker's Family Budget," *Monthly Labor Review*, August 1960. See footnote 1, p. 9 of this Guide for complete citation.

* The material from here to the end of the section on "Additional Budget Items" was written by the Family Living Costs Committee.

† The material from here to the end of the section on "Other Costs and Taxes" was written by the Family Living Costs Committee.

In the City Worker's Family Budget, personal taxes — Federal, State and local — total \$725, or 11.5 per cent of the budget. Social security deductions were calculated as required by the level of the total budget. In 1959, these deductions amounted to 3 per cent on \$4,800. (The regulations have since been changed, and in 1963 a deduction of 3½ per cent is required.

The combined figures for occupational expense, life insurance, social security and taxes add up to 15.6 per cent of the total budget.

For occupational expenses, such as dues to unions and business or professional associations, and special clothing and equipment required for a particular occupation, a basic allowance of \$28 is made. The actual amount devoted to these purposes will have to be an individual consideration for each family.

There is an allowance of \$110 for life insurance. The family should plan its insurance program after taking into account the various forms of protection it may already have — e.g., social security, workmen's compensation and union or employer's benefits. Since families want and need maximum protection from their insurance dollars, they should seriously consider insuring against the major risks — loss of income, major medical expenses, fire, and personal liability. Life insurance should be concentrated on the person producing the income. Its purpose is to protect one's dependents to the extent one is able — or at least during the period of adjustment if the breadwinner should die.

The four basic types of life insurance are term insurance, straight or whole life, limited-payment life, and endowment insurance. These types vary considerably in cost for the same amount of "protection." Term or straight life insurance will give the most protection per dollar spent and is recommended for the family's basic insurance program.

Each family should review its life insurance program periodically — at least every four or five years — and should adjust it to any change in family circumstances.

Uses and Limitations of the Budget¹⁸

The City Worker's Family Budget is designed to measure the total cost of a specified standard of living for a self-supporting family of a specified size, age, and composition, residing in a rental dwelling in a large city or its suburbs. As a statistical tool, estimates of the budget's total cost are an essential part of general economic and social research designed to measure changes in the standard of living, to evaluate the adequacy of family income, and to measure differences in living costs from place to place or among different types of families. The quantities and kinds of goods and services which make up the budget provide guides for appraising the content of living and establishing needs in various situations. For most administrative purposes, the content and cost of the component parts of the budget are more useful than the total budget cost estimates. By examining the kinds and amounts of goods and services provided by the specific standard, standards appropriate to particular situations can be developed. *But certainly the City Worker's Family Budget is not a ready-made answer to all the problems which require estimates of budget costs.**

The total budget costs are often used to measure the adequacy of income for various purposes. Because of its concept, definitions, and coverage, estimates of the total cost of the City Worker's Family Budget can be compared only with the total annual income of four-person families of similar type, residing in cities of the same size-class and economic characteristics. *The budget total should not be compared directly with general levels of industrial wages and wage rates or with average income of all urban families.** The budget represents a level of income about 15 to 20 per cent below the estimated average 1959 income of budget-type families (that is, four-person one-earner families in large cities).

¹⁸ The material presented here on uses and limitations of the City Worker's Family Budget has been abstracted by the Committee on Family Living Costs from pp. 807 and 808 of the article on "The Interim City Worker's Family Budget", *Monthly Labor Review*, August 1960. See footnote 1, p. 9 of this Guide for complete citation.

* Italics added by Committee on Family Living Costs.



VARIATIONS FROM THE CITY WORKER'S FAMILY BUDGET

Many professional persons work with families whose incomes are either lower or higher than that described in the City Worker's Family Budget, and whose composition differs from the sample family.

There is a close relationship among the following factors: size of family, income, and level of living. In the CWFB, the amount of goods and services necessary to maintain a typical family of four at a "modest but adequate" level of living was worked out and each of the items concerned was priced, resulting in determination of the gross amount of income (\$6,317) required to support such a living standard for the kind of family in question in Boston. In everyday life, income and family size are usually the fixed elements when a budget is being calculated, and the level of living necessarily varies accordingly. If income or family size changes, the level of living is affected. In other words, if the size of the family is greater than four persons, the level of living will be somewhat less than "modest but adequate", unless there is a corresponding increase in income. If the size of the family is smaller or the income

greater, the living standard may continue to be "modest but adequate", or it may even be higher.

In Tables III and IV (pp. 14-15), *the level of living is kept constant*. From these tables, one can estimate the cost of goods and services (not taxes) necessary to provide the "modest but adequate" level of living for families of different size, age, and composition; one can use percentages, compared with the amount of \$5,334 (the total cost of goods and services in the City Worker's Family Budget), or one can use the pertinent actual dollar values.

In Tables V-A, V-B, and V-C (pp. 23-24), one can see how families of other sizes, with other incomes, actually spent their money, as compared with the budget-type family. Data are given in these tables for families of two, four, and six persons, having incomes, respectively, of \$2,500, \$4,500, and over \$7,500. *No qualitative statements or judgments can usefully be made about these expenditure patterns*. They are instructive because they show averages and provide a picture of how different families allocate their money for various components of the City Worker's Family Budget.



THE "INTERIM BUDGET" FOR A RETIRED COUPLE¹⁹

A budget for a retired elderly couple was originally developed in 1946-47 by the Social Security Administration to parallel the City Worker's Family Budget developed by the Bureau of Labor Statistics. The "budget family" consisted of a husband and wife, aged 65 or over, who maintained their own two- or three-room rented dwelling in an urban area. The couple was assumed to be self-supporting, in reasonably good health, and able to take care of themselves. The budget was designed to represent a level of living which provided the goods and services necessary for a healthful, self-respecting mode of existence, and allowed normal participation in community life according to standards prevailing in large cities or their suburbs in the United States. It provided a "modest but adequate" level of living — not a luxurious level but one adequate to allow for more than the basic essentials of consumption.

The present revision of this budget uses a new list of goods and services which reflect a "modest but adequate" level of living defined by standards prevailing in the 1950's. Certain methodological changes were made in developing the revised Re-

tired Couple's Budget in order that the standard of living provided by the budget would be comparable with that provided by the interim revision of the City Worker's Family Budget. The Retired Couple's Budget was priced in Boston, as well as in 19 other large cities.

It is assumed that the retired couple's home is equipped with the house furnishings and mechanical equipment usually considered to be household necessities. The quantities of these items specified for the budget are primarily replacement rates. The wife does all the cooking and most of the cleaning and laundry. The budget, however, does allow for part of the laundry to be sent out and for occasional paid help.

There is no provision for life insurance or income

¹⁹ This section of the Guide on the budget for a retired couple has been abstracted by the Committee on Family Living Costs from the article entitled "The BLS Interim Budget for a Retired Couple", by Margaret S. Stotz, which appeared originally in the *Monthly Labor Review* (published by the Bureau of Labor Statistics, U. S. Department of Labor) for November 1960 (pp. 1141-57). The abstracted material is from pp. 1141-13, 1145, and 1147-48 of the article, republished as Reprint No. 2354 of the Bureau of Labor Statistics, Washington, D. C., 1960.

TABLE V-A
**PERCENTAGE DISTRIBUTION OF AVERAGE EXPENDITURES FOR CURRENT CONSUMPTION FOR TWO-
PERSON FAMILIES AND SELECTED INCOME CLASSES,¹ LARGE CITIES IN THE NORTH, 1950²**

ITEM	INCOME CLASS, TWO-PERSON FAMILIES			
	\$2,000 to \$3,000	\$4,000 to \$5,000	\$6,000 to \$7,500	\$7,500 to \$10,000
Number of families	311	198	55	30
	PERCENTAGES			
Total expenditures for current consumption:	100.0	100.0	100.0	100.0
Food and beverages	35.2	29.4	27.8	26.1
Tobacco	2.3	1.9	2.0	1.1
Housing	14.5	12.6	12.4	12.1
Fuel, light and refrigeration	5.2	3.2	2.3	2.2
Household operation	4.8	4.4	4.9	7.9
Furnishings and equipment	6.2	8.5	7.6	7.0
Clothing and clothing services	9.0	10.1	11.2	10.7
Transportation	9.1	15.7	16.8	17.1
Medical care	5.8	5.3	5.2	8.1
Personal care	2.4	2.2	2.1	1.8
Recreation, reading and education	4.3	6.0	6.5	4.9
Miscellaneous	1.2	0.7	1.2	1.0

¹ Income after taxes.

² Source: *Study of Consumer Expenditures, Incomes, and Savings, 1950*, tabulated by the Bureau of Labor Statistics, U. S. Department of Labor, for the Wharton School of Finance and Commerce, University of Pennsylvania (1956); Table 17, Vol. II.

TABLE V-B
**PERCENTAGE DISTRIBUTION OF AVERAGE EXPENDITURES FOR CURRENT CONSUMPTION FOR FOUR-
PERSON FAMILIES AND SELECTED INCOME CLASSES,¹ LARGE CITIES IN THE NORTH, 1950²**

ITEM	INCOME CLASS, FOUR-PERSON FAMILIES			
	\$2,000 to \$3,000	\$4,000 to \$5,000	\$6,000 to \$7,500	\$7,500 to \$10,000
Number of families	64	144	62	30
	PERCENTAGES			
Total expenditures for current consumption:	100.0	100.0	100.0	100.0
Food and beverages	41.4	33.2	31.1	31.5
Tobacco	2.5	1.9	1.6	1.7
Housing	11.7	10.4	9.7	10.2
Fuel, light and refrigeration	5.4	4.1	3.5	3.8
Household operation	3.5	3.6	3.9	5.7
Furnishings and equipment	4.7	6.5	6.6	6.3
Clothing and clothing services	11.7	12.6	14.9	12.9
Transportation	6.0	12.2	12.6	12.1
Medical care	4.2	5.2	5.2	4.7
Personal care	2.6	2.2	2.2	2.0
Recreation, reading and education	5.3	7.0	7.7	7.8
Miscellaneous	1.0	1.1	1.0	1.3

¹ Income after taxes.

² Source: *Study of Consumer Expenditures, Incomes, and Savings, 1950*, tabulated by the Bureau of Labor Statistics, U. S. Department of Labor, for the Wharton School of Finance and Commerce, University of Pennsylvania (1956); Table 17, Vol. II.

taxes; it is assumed that payments on life insurance policies have been completed before retirement, and that most of the income of retired couples at this level is tax-exempt because of source and the remainder insufficient to require payment of taxes.

In Boston, automobile ownership is assumed for 14 per cent of retired couples.

The allowance for food at home is an average of the estimated cost of the low-cost and moderate-cost food plans of the Department of Agriculture*, adjusted to provide for guest meals. Occasional snacks and meals away from home and a small allowance for alcoholic beverages are included. The cost of food at home was calculated including an additional allowance of 10 per cent recommended by the Department of Agriculture to compensate for higher per-person food costs for small families.

The allowance for medical care accounts for approximately 9 per cent of the family's total budget.

Medical-care costs vary widely from family to family and from year to year. It is assumed that budget allowances not required in a given year would be accumulated for years of greater need.

Table VI, page 25, shows the annual cost of the Retired Couple's Budget by major components. Both dollar amounts (at Autumn 1959 prices) and percentages are given in the table.

The cost of the Retired Couple's Budget (at Autumn 1959 prices) ranges from 59 to 62 per cent of the cost of the budget for a younger four-person family.

Estimates of the cost of the Retired Couple's Budget provide a useful tool for measuring changes in the standard of living of such couples and for evaluating the adequacy of their income. It is not, however, a ready-made answer to all the problems which require estimates of budget costs.

* See Table VIII (Appendix, p. 32) for estimated cost of one week's food under these plans.



TABLE V-C

PERCENTAGE DISTRIBUTION OF AVERAGE EXPENDITURES FOR CURRENT CONSUMPTION FOR FAMILIES OF SIX OR MORE PERSONS AND SELECTED INCOME CLASSES,¹ LARGE CITIES IN THE NORTH, 1950²

ITEM	INCOME CLASS, FAMILIES OF SIX PERSONS OR MORE			
	\$2,000 to \$3,000	\$4,000 to \$5,000	\$6,000 to \$7,500	\$7,500 to \$10,000
Number of families	28	59	18	25
	PERCENTAGES			
Total expenditures for current consumption:	100.0	100.0	100.0	100.0
Food and beverages	44.3	36.8	33.3	35.8
Tobacco	2.7	1.7	1.8	2.1
Housing	10.4	9.3	9.7	6.6
Fuel, light and refrigeration	6.1	4.7	4.8	3.7
Household operation	3.6	3.5	3.6	3.0
Furnishings and equipment	4.8	5.8	5.6	4.9
Clothing and clothing services	10.7	13.6	16.9	17.0
Transportation	5.2	9.5	9.0	12.9
Medical care	2.7	5.0	4.5	3.9
Personal care	2.2	2.5	2.2	2.4
Recreation, reading and education	5.0	6.3	6.7	6.5
Miscellaneous	2.3	1.3	1.9	1.2

¹ Income after taxes.

² Source: *Study of Consumer Expenditures, Incomes, and Savings, 1950*, tabulated by the Bureau of Labor Statistics, U. S. Department of Labor, for the Wharton School of Finance and Commerce, University of Pennsylvania (1956); Table 17, Vol. II.

COMPARISON OF PRICES: AUTUMN 1959 AND AUTUMN 1962

It has been pointed out, in previous sections of the Guide, that the prices used in the City Worker's Family Budget were collected in Autumn 1959. Table VII, page 26, shows the up-dating of the major groupings in the CWFB by the application of percentage changes derived from the Boston Consumer Price Index.

Since the Consumer Price Index and the CWFB are based upon different selections of goods and services, it is not statistically sound to apply the percentage change in the "all-items" Consumer

Price Index to the total City Worker's Family Budget. Differences in the weighting patterns can be minimized, however, by using the percentage changes in the major groupings of the Consumer Price Index as a rough approximation of the effects of price change on the cost of goods and services in the CWFB.

This up-dating procedure does not alter the costs of the CWFB as presented earlier in this Guide; Table VII is included, however, to make the Guide as current as possible.



SAVINGS

The City Worker's Family Budget allows for some accumulation of reserves, through Social Security deductions, insurance, and unused funds such as those allocated for medical care; these may be considered savings in some respects. Actual families, with their particular value systems, goals, and aspirations, are likely to set aside some available income for savings.

For most families, a savings program of some kind — bonds, bank account, or other arrangement — is a part of money management. It helps

a family to be self-supporting when unusual circumstances arise. It enables a family to obtain something it needs or wants without the additional cost of credit.

Families have many goals and their goals shape their savings plans. Some will be looking toward higher education for their children. Others will have travel as an objective — perhaps not distant travel, but visits to relations or friends who may live in another community. Some families will save toward the purchase of a home or car; some, for books or records; and others, for security in later years.



TABLE VI

ANNUAL COSTS OF THE RETIRED COUPLE'S¹
BUDGET FOR MAJOR COMPONENTS, AND
PERCENTAGE DISTRIBUTION BY MAJOR
COMPONENTS, BOSTON, AUTUMN 1959²

ITEM OF GOODS AND SERVICES	Annual Costs	Percentage Distribution
Food and beverages . . .	\$ 953	28.6
Housing	1,298	39.3
Clothing	213	6.4
Medical care	316	9.6
Transportation	144	4.4
Other goods and services . .	380	11.5
Total cost of goods and services	\$3,304	100.0 ³
Estimated annual cost comparable in content with "original" budget	\$3,067 ⁴	

¹ The couple referred to here consists of a retired husband and his wife, both aged 65 or over.

² Adapted from Table 2 (p. 1144), *The BLS Interim Budget for a Retired Couple*, by Margaret S. Stotz (Reprint No. 2354 of the Bureau of Labor Statistics, U. S. Department of Labor, from the article with the same title appearing originally in the *Monthly Labor Review* for November 1960, pp. 1141-57).

³ Total does not add up to 100 per cent exactly because percentage figures for each component of the budget were rounded off.

⁴ This figure is based on the U. S. Department of Agriculture's low-cost food plan, and *excludes* allowances for automobile ownership and alcoholic beverages. The "original" budget referred to here is the Retired Couple's Budget developed in 1946-47 by the Social Security Administration, which was based on the low-cost food plan of the Agriculture Department (rather than, as in the 1960 revision, on an average of the low- and moderate-cost plans of the Department), and which did not include allowances for car ownership or alcoholic beverages. (See text of this Guide, pp. 22-25, for a discussion of some of the differences between the "original" Retired Couple's Budget and the 1960 revision.)

TABLE VII

**ESTIMATED COSTS (OCTOBER 1962) OF MAJOR COMPONENTS OF THE CITY WORKER'S
FAMILY BUDGET, BASED ON CHANGES IN THE BOSTON CONSUMER PRICE INDEX
FOR THE PERIOD OCTOBER 1959 TO OCTOBER 1962**

ITEM OF GOODS AND SERVICES	Autumn 1959 ¹ Costs (City Worker's Family Budget)	Boston Consumer Price Index, October 1959 [1957-59 = 100]	Boston Consumer Price Index, October 1962	Percentage Change, October 1959 to October 1962	Estimated ² October 1962 Costs (City Worker's Family Budget)
Food and beverages . .	\$1,857	101.5	105.7	+4.1	\$1,933
Housing	1,478	102.3	109.7	+7.2	1,584
Clothing	549	102.1	105.3	+3.1	566
Medical care	322	104.5	113.4	+8.5	349
Transportation . . .	417	102.4	110.0	+7.4	448
Other goods and services .	711	100.9	101.7	+0.8	717

¹ See footnotes to Table II, p. 11, for source of the figures in this column and for explanatory data regarding them.

² Estimates are to the nearest dollar. (Note: The Bureau of Labor Statistics has not calculated the cost of the City Worker's Family Budget at October 1962 price levels. The estimated October 1962 costs were, therefore, calculated by the U.C.S. Family Living Costs Committee by applying the percentage changes in the Boston Consumer Price Index for the period October 1959 to October 1962 to the Autumn 1959 costs of the various CWFB items).

TABLE VII-A

**ESTIMATED COSTS (OCTOBER 1962) OF MAJOR COMPONENTS OF THE RETIRED COUPLE'S
BUDGET, BASED ON CHANGES IN THE BOSTON CONSUMER PRICE INDEX
FOR THE PERIOD OCTOBER 1959 TO OCTOBER 1962**

ITEM OF GOODS AND SERVICES	Autumn 1959 ¹ Costs (Retired Couple's Budget)	Boston Consumer Price Index, October 1959 [1957-59 = 100]	Boston Consumer Price Index, October 1962	Percentage Change, October 1959 to October 1962	Estimated ² October 1962 Costs (Retired Couple's Budget)
Food and beverages . .	\$ 953	101.5	105.7	+4.1	\$ 992
Housing	1,298	102.3	109.7	+7.2	1,391
Clothing	213	102.1	105.3	+3.1	220
Medical care	316	104.5	113.4	+8.5	343
Transportation . . .	144	102.4	110.0	+7.4	155
Other goods and services .	380	100.9	101.7	+0.8	383

¹ See footnotes to Table VI, p. 25, for source of the figures in this column.

² Estimates are to the nearest dollar. (Note: The Bureau of Labor Statistics has not calculated the cost of the Retired Couple's Budget at October 1962 price levels. The estimated October 1962 costs were, therefore, calculated by the U.C.S. Family Living Costs Committee by applying the percentage changes in the Boston Consumer Price Index for the period October 1959 to October 1962 to the Autumn 1959 costs of the various items in the Retired Couple's Budget).

USE OF CREDIT

The City Worker's Family Budget does not take into consideration the use of credit. Since so many different plans for using credit are available to families, it is obvious that the task of pricing the commodities in the budget would be quite complex if credit expenses were considered. For example, how would the field staff of the Bureau of Labor Statistics determine the real price of a refrigerator for budget purposes if various forms of credit were involved? Satisfactory procedures for pricing commodities under such circumstances have not thus far been developed.

Actually, however, the use of credit is very common, and professional personnel in the social-welfare field should be aware of its various forms, its advantages, and its disadvantages. Social agencies are becoming increasingly aware of the fact that "a large proportion of people who seek help with money problems are having difficulty because they have over-committed their incomes to installment payments."²⁰

Individuals and families vary greatly in their attitudes toward credit and debt and in the ways they manage them. Credit increases buying power, but credit purchases create a debt and at the same

time increase the cost of the item purchased. Buying power is restricted while a family pays off its obligation, but if the family decides to postpone a purchase until it has saved the necessary money, its purchasing power is restricted during the saving period. Some appliances, however, such as a sewing machine or washing machine, may pay for themselves in the length of time required to save the purchase price.

Credit in any form costs money. Rates may range from 6 to 30 per cent (and sometimes much more) for the use of cash or installment credit. The most common forms of credit are charge accounts, installment plans, and loans. Charge accounts offer convenience, mainly, but they may encourage careless buying. Installment plans and loans differ in the conditions under which they are set up, and the buyer should consider carefully how much extra he will pay for the privilege of an extended payment plan. He should read contracts very carefully to avoid the extremely unfavorable situations which may result if he cannot meet all payments.

An excellent discussion of the use of credit may be found in *The Family in a Money World*, by Frances Lomas Feldman.



FEE CHARGING AND ADJUSTMENT

The establishment of fees for health, welfare, and recreation services is a complex procedure. It is made even more complex by the need to develop a workable plan for the adjustment of fees. Administrative policies and decisions are involved. The admitting officer or intake worker is constantly looking for guide lines that will help in determining a workable fee scale.

The present philosophy of United Community Services states simply that "fees for Red Feather services should be based on cost of services and the recipients of such services should pay them . . . according to their ability . . ."²¹ Put another way, this means that no person should be denied service because of his inability to pay, and the fee actually charged should vary according to the individual's ability to pay.

The problems that arise in implementing the stated policy of United Community Services with regard to fees will differ according to the type of agency — medical-care, casework, or recreation — involved. In general, the so-called "margin philosophy" has proved to be a practical basis for setting fees. Stated very simply, this philosophy provides for the cost of food, shelter, and clothing to be deducted initially from a family's net income (income after taxes); the balance, or "margin", then becomes the amount upon which the fee for service is based.

²⁰ Feldman, Frances Lomas, *The Family in a Money World*, Family Service Association of America, New York, 1957, p. 147.

²¹ *Fee Policies and Practices of Red Feather Agencies in Metropolitan Boston*, prepared by the Research Division, United Community Services of Metropolitan Boston, May 1960 (processed).

The Budget Standard Service of the Community Council of Greater New York expresses this concept in the following formula:²²

$$\begin{array}{rcccl} \text{Total funds} & & \text{Basic "cost-"} & + & \text{Other} & & \text{Measure of} \\ \text{available} & - & \text{of-living"} & & \text{fixed} & = & \text{ability to} \\ \text{to the} & & \text{needs} & - & \text{costs} & & \text{pay} \\ \text{family} & & & & & & \end{array}$$

Each agency will have to determine what percentage of the "margin" it will charge for its fee. The policy should always be flexible enough to permit adjustments when necessary.

A number of factors merit consideration in the adjustment of fees. These include:

1. The amount of income available to the family.
2. The diagnosis and prognosis of the problem for which service is sought.

3. The number of family members who are to receive health, welfare, or recreation services.

4. Extenuating circumstances or unusual indebtedness for past health or welfare services.

The abstracts of the City Worker's Family Budget contained in other sections of this Guide indicate the cost of providing a "modest but adequate" level of living for a specified family of four in Boston. Data presented for the sample family and estimates of the cost of goods and services for families of sizes other than the budget family (Tables III and IV, pages 14, 15) will be useful to agencies in estimating the "margin" available in specific cases.

If a family's spending pattern deviates markedly from the percentage distributions shown for the budget family or for other families in the expenditure studies,* it may be wise for the agency concerned to refer the family for budget counseling.



TO SUM IT UP

The family whose expenses the City Worker's Family Budget reflects is clearly defined: the employed husband, aged 38; the wife, not employed outside the home; and two children, a girl, aged 8 and a boy, aged 13 — living in a rented dwelling in a large city or its suburbs.

The families for whom this Guide will be used will, however, differ from the "city worker's family" in many ways. First of all, they will be real families — not a "statistical family." It has already been stated that the CWFB represents a composite of individual choices. It would be a serious mistake to try to apply the allowances of that budget directly to an actual family. One must always use the budget as a benchmark from which necessary adaptations can be made to fit an individual family's needs at a specific time.

Some of the families for whom the Guide will be used will be beginning families. They may not possess the inventory of household goods that the City Worker's Family Budget takes for granted. They will need to budget for major purchases, not merely for replacements. Some will be fast-growing families, with the needs peculiar to their situation.

Others may be "contracting" families, whose children may have grown up and left the family unit. Members of this last group will probably be

older, their incomes may be lower, their health may be impaired, and their need to plan for retirement will be an important consideration.

There are "unattached" adults, living with neither spouse nor parent, who may need help in money management, and there may be special problems with respect to unmarried mothers or families broken by desertion, separation, or divorce.

Table III, page 14, shows the scale of equivalent income for city families of different size, age, and composition. The percentage scale provides the basis for estimating costs of goods and services at the "modest but adequate" level. Personal taxes, Social Security deductions, and similar expenses vary by family size, age, and level of income and should, therefore, be calculated separately.

Table IV, page 15, translates the percentages listed in Table III into dollars, at Autumn 1959 prices.

An important difference between the CWFB figures and the expenses of certain families may become evident in the matter of housing. Since home ownership has increased greatly, many families will

²² Budget Standard Service, Community Council of Greater New York, *How to Measure Ability to Pay for Social and Health Services*; The Council, New York, 1957.

* See Tables V-A, V-B, and V-C, pp. 23, 24.

be owners rather than renters. It is impossible to generalize as to how ownership by a family will affect the item for housing. Actual figures for mortgage payments, utilities, repairs and maintenance will have to be used.

The level of income will also vary among the families for whom this Guide will be used. The need for successful money management is not limited to families with low income, but low incomes do present special problems. If the income level differs from that represented in the City Worker's Family Budget, what can be done? Where can money be saved without sacrificing health and standards of good family living? Tables V-A, V-B, and V-C, pages 23-24, indicate patterns of expenditures at various income levels. These may be used as tentative guides to assist professional workers in planning with families.

If health problems are greater than the average, the medical-care item will necessarily claim a larger portion of the family budget.

The factors just mentioned are tangible or observable. In addition, one must always consider certain intangible factors which influence money management. Each family, and each of its individual members, will have a personal scale of values. Some will place a higher premium on food, others on clothing, still others on housing; whereas some will attach greatest importance to a car, or to travel, or to recreation — or to what have you. Within a family, there may or may not be consensus about the relative importance of budget items. The personal rating scale may change as the family's interests or circumstances change, and it will play an important part in the family's handling of money even though the members themselves may not have been

aware of their assessments. In some instances, a family will place great value upon every aspect of the budget, so that its spending exceeds actual funds available. The greatest challenge to agency personnel who advise families of this kind will be to help them learn how to establish priorities for themselves and to work out long-range plans.

The counselor should be sensitive also to interpersonal relationships within the family. Many emotions are expressed through the giving, receiving, withholding, and spending of money. An excellent discussion on this topic and related matters will be found in *The Family in a Money World* by Frances Lomas Feldman.

In summary, at any income level counseling in money management is far from simple. The many variables within each situation and the abundance of attractive goods and services on the market make both the counseling process and money management itself complex. With insight, understanding, and continuing study, plus the tools presented in this Guide, professional workers can help many families improve their money management. The following steps constitute the essence of the management process, and are therefore applicable to decisions regarding financial management:

What is most important?.....Decide upon your goals
What have you to work with?.....Examine your resources
How do you do it now?.....Observe the present situation
How could you do it?.....Consider alternate plans
Choose the plan you want to follow.....Make your decision
Go to work on that decision.....Carry out your plan
Live with it.....Take responsibility for your decision
Look back over the results:.....Evaluate your results:

Does the plan work? What changes are necessary?	Revise your plan if you need to.
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APPENDICES



Appendix 1

TABLE VIII
ESTIMATED COST OF ONE WEEK'S FOOD,
JANUARY 1962—UNITED STATES AVERAGE
(LOW-COST AND MODERATE-COST PLANS¹)

SEX-AGE GROUP	Low-Cost Plan	Moderate-Cost Plan
<i>Families</i>		
Family of two (20-34 years) ² . .	\$13.80	\$18.80
Family of two (55-74 years) ² . .	12.40	17.00
Family of four (pre-school children) ³	20.60	27.50
Family of four (school children) ⁴ .	23.80	32.10
<i>Individuals⁵</i>		
<i>Children:</i>		
Under 1 year	3.10	3.90
1-3 years	3.70	4.70
4-6 years	4.40	5.70
7-9 years	5.20	6.80
10-12 years	6.10	8.20
<i>Girls:</i>		
13-15 years	6.40	8.70
16-19 years	6.50	8.70
<i>Boys:</i>		
13-15 years	7.00	9.60
16-19 years	8.20	11.20
<i>Women:</i>		
20-34 years	5.40	7.50
35-54 years	5.30	7.30
55-74 years	5.00	6.90
75 years and over	4.80	6.40
Pregnant	6.80	8.80
Lactating	8.50	10.90
<i>Men:</i>		
20-34 years	7.10	9.60
35-54 years	6.60	9.00
55-74 years	6.30	8.60
75 years and over	6.10	8.20

¹ Adapted from Table 9 (page 13), *Family Food Plans and Food Costs* (Home Economics Research Report No. 20), by Eloise Cofer, Evelyn Grossman, and Faith Clark; Agricultural Research Service, U. S. Department of Agriculture, Washington, D.C. (November 1962). *Note:* Estimates based on current prices, issued quarterly, are available from Consumer and Food Economics Research Division, Agricultural Research Service, U. S. Department of Agriculture, Washington 25, D.C.

² Man and woman. Ten per cent added for family size and adjustment.

³ Man and woman, 20-34 years; children, 1-3 and 4-6 years.

⁴ Man and woman, 20-34 years; children, 7-9 and 10-12 years.

⁵ The costs given are for individuals in four-person families. For individuals in families of other sizes, the following adjustments are suggested; one-person, add 20 per cent; two-person, add 10 per cent; three-person, add 5 per cent; five-person, subtract 5 per cent; six-person (or more), subtract 10 per cent.

UNITED STATES DEPARTMENT OF AGRICULTURE FOOD PLANS

TABLE IX

FOOD PLAN AT LOW COST: SUGGESTED WEEKLY QUANTITIES OF FOOD (AS PURCHASED) FOR 17 SEX-AGE GROUPS AND FOR PREGNANT AND LACTATING WOMEN¹

SEX-AGE GROUP ²	Milk, Cheese, Ice Cream ³	Meat, Poultry, Fish ⁴	Eggs	Dry Beans, Peas, Nuts	Flour, Cereals, Baked Goods ⁵	Citrus Fruit, Toma- toes	Dark-green and Deep-yellow Vegetables	Potatoes	Other Vegetables and Fruits	Fats, Oils	Sugars, Sweets
	Qts.	Lb. Oz.	No.	Lb. Oz.	Lb. Oz.	Lb. Oz.	Lb. Oz.	Lb. Oz.	Lb. Oz.	Lb. Oz.	Lb. Oz.
<i>Children:</i>											
7 months to 1 year . . .	5½	1 0	5	0 0	0 12	1 8	0 2	0 8	1 0	0 1	0 2
1-3 years	5½	1 4	5	0 1	1 4	1 8	0 4	0 12	2 4	0 4	0 4
4-6 years	5½	1 8	5	0 2	2 0	1 12	0 4	1 4	3 4	0 6	0 6
7-9 years	5½	2 0	6	0 4	2 4	2 0	0 8	2 0	4 4	0 8	0 10
10-12 years	6½	2 4	6	0 6	3 0	2 4	0 8	2 8	5 0	0 8	0 12
<i>Girls:</i>											
13-15 years	7	2 8	6	0 4	3 0	2 4	0 12	2 8	5 0	0 10	0 12
16-19 years	7	2 8	6	0 4	2 12	2 4	0 12	2 4	4 12	0 6	0 10
<i>Boys:</i>											
13-15 years	7	2 8	6	0 6	4 4	2 8	0 12	3 4	5 4	0 12	0 12
16-19 years	7	3 4	6	0 8	5 4	2 8	0 12	4 12	5 8	0 14	0 14
<i>Women:</i>											
20-34 years	3½	2 8	5	0 4	2 8	2 0	0 12	2 0	5 0	0 6	0 10
35-54 years	3½	2 8	5	0 4	2 8	2 0	0 12	1 8	4 8	0 4	0 10
55-74 years	3½	2 8	5	0 4	2 4	2 0	0 12	1 4	3 8	0 4	0 6
75 years and over . . .	3½	2 8	5	0 4	2 0	2 0	0 12	1 4	3 0	0 4	0 6
Pregnant	7	2 8	7	0 4	2 8	3 8	1 8	2 0	5 0	0 6	0 8
Lactating	10	3 4	7	0 4	3 0	4 8	1 8	3 4	5 8	0 8	0 10
<i>Men:</i>											
20-34 years	3½	3 12	6	0 6	4 4	2 4	0 12	3 4	5 8	0 12	1 0
35-54 years	3½	3 8	6	0 6	3 12	2 4	0 12	3 0	5 0	0 10	0 12
55-74 years	3½	3 4	6	0 4	3 8	2 4	0 12	2 8	4 12	0 10	0 10
75 years and over . . .	3½	3 4	6	0 4	3 4	2 0	0 12	2 4	4 8	0 8	0 10

¹ Adapted from Table 3 (page 7), *Family Food Plans and Food Costs*. (See footnote 1 to Table VIII, on preceding page, for complete citation.)² Quantities of food suggested here are based on growth needs and activity levels suitable for people in the U.S.A.³ Fluid whole milk, or its equivalent in cheese, evaporated milk, dry milk, or ice cream.⁴ Includes bacon and salt pork not to exceed ⅓ pound for each 5 pounds of the meat group.⁵ Weight in terms of flour and cereal.

UNITED STATES DEPARTMENT OF AGRICULTURE FOOD PLANS—(Continued)

TABLE X

FOOD PLAN AT MODERATE COST: SUGGESTED WEEKLY QUANTITIES OF FOOD (AS PURCHASED) FOR 17 SEX-AGE GROUPS AND PREGNANT AND LACTATING WOMEN¹

SEX-AGE GROUP ²	Milk, Cheese, Ice Cream ³	Meat, Poultry, Fish ⁴	Eggs	Dry Beans, Peas, Nuts	Flour, Cereals, Baked Goods ⁵	Citrus Fruit, Toma- toes	Dark-green and Deep-yellow Vegetables	Potatoes	Other Vegetables and Fruits	Fats, Oils	Sugars, Sweets
	Qts.	Lb. Oz.	No.	Lb. Oz.	Lb. Oz.	Lb. Oz.	Lb. Oz.	Lb. Oz.	Lb. Oz.	Lb. Oz.	Lb. Oz.
<i>Children:</i>											
7 months to 1 year	6	1 4	6	0 0	0 12	1 8	0 2	0 8	1 8	0 1	0 2
1-3 years	6	1 12	6	0 1	1 0	1 8	0 4	0 12	2 12	0 4	0 4
4-6 years	6	2 4	6	0 1	1 12	2 0	0 4	1 0	4 0	0 6	0 10
7-9 years	6	3 0	7	0 2	2 0	2 4	0 8	1 12	4 12	0 10	0 14
10-12 years	6½	4 0	7	0 4	2 12	2 8	0 12	2 4	5 8	0 10	0 14
<i>Girls:</i>											
13-15 years	7	4 8	7	0 2	2 12	2 8	0 12	2 4	5 12	0 12	0 14
16-19 years	7	4 4	7	0 2	2 8	2 8	0 12	2 0	5 8	0 10	0 12
<i>Boys:</i>											
13-15 years	7	4 12	7	0 4	4 0	2 12	0 12	3 0	6 0	0 14	1 0
16-19 years	7	5 8	7	0 6	5 0	3 0	0 12	4 4	6 4	1 2	1 2
<i>Women:</i>											
20-34 years	3½	4 4	6	0 2	2 4	2 8	0 12	1 8	5 12	0 8	0 14
35-54 years	3½	4 4	6	0 2	2 0	2 8	0 12	1 4	5 4	0 8	0 12
55-74 years	3½	4 4	6	0 2	1 12	2 4	0 12	1 4	4 4	0 6	0 8
75 years and over	3½	3 12	6	0 2	1 12	2 4	0 12	1 0	3 12	0 6	0 8
Pregnant	7	4 4	7	0 2	2 4	3 8	1 8	1 8	5 12	0 8	0 12
Lactating	10	5 0	7	0 2	2 12	5 0	1 8	2 12	6 4	0 12	0 12
<i>Men:</i>											
20-34 years	3½	5 8	7	0 4	4 0	2 12	0 12	3 0	6 8	1 0	1 4
35-54 years	3½	5 4	7	0 4	3 8	2 12	0 12	2 8	5 12	0 14	1 0
55-74 years	3½	5 0	7	0 2	3 4	2 12	0 12	2 4	5 8	0 12	0 14
75 years and over	3½	5 0	7	0 2	2 12	2 8	0 12	2 0	5 4	0 10	0 12

¹ Adapted from Table 6 (page 11), *Family Food Plans and Food Costs*. (See footnote 1 to Table VIII, above, for complete citation).

² See footnote 2 to Table IX on preceding page.

³ See footnote 3 to Table IX on preceding page.

⁴ See footnote 4 to Table IX on preceding page.

⁵ See footnote 5 to Table IX on preceding page.

Work Sheet: Suggested Form for Use in Counseling Families*

A work sheet such as the following will enable professional personnel of social welfare agencies and families being counseled by them to record conveniently past expenditures and to plan future ones. From such a record, a family may see how its financial plan compares with the City Worker's Family Budget. An agency providing medical care, casework service, or recreation facilities may use such a record to study a family's resources and expenditures in order to arrive at an appropriate fee for service.

YOUR FINANCIAL PLAN									
Gross Weekly or Monthly Salary	.	.	.	.	.	.	.	.	.....
Social Security (OASDI)	.	.	.	.	.	.	.	.	.....
Income Taxes	.	.	.	.	.	.	.	.	.....
Other Deductions	.	.	.	.	.	.	.	.	.....
Weekly or Monthly Take-Home Pay	.	.	.	.	.	.	.	.	.....
<hr/>									
EXPENDITURES FROM GROSS SALARY									
1. <i>Food and Beverages:</i>									
At home	.	.	.	.	.	.	.	.	.....
Away from home	.	.	.	.	.	.	.	.	.....
2. <i>Housing:</i>									
Rent or house payments, insurance, taxes, repairs	.	.	.	.	.	.	.	.	.....
Heat	.	.	.	.	.	.	.	.	.....
Utilities	.	.	.	.	.	.	.	.	.....
House furnishings	.	.	.	.	.	.	.	.	.....
Laundry, cleaning, supplies, etc.	.	.	.	.	.	.	.	.	.....
Other	.	.	.	.	.	.	.	.	.....
3. <i>Clothing</i>	.	.	.	.	.	.	.	.	.....
4. <i>Medical Care:</i>									
Medical and dental care	.	.	.	.	.	.	.	.	.....
Health insurance (Hospital, surgical, etc.)	.	.	.	.	.	.	.	.	.....
5. <i>Transportation:</i>									
Auto insurance, taxes, registration, etc.	.	.	.	.	.	.	.	.	.....
Auto operation and repair	.	.	.	.	.	.	.	.	.....
Bus, taxi, airplane fares, etc.	.	.	.	.	.	.	.	.	.....
6. <i>Other Goods and Services:</i>									
Recreation, tobacco, etc.	.	.	.	.	.	.	.	.	.....
Personal care	.	.	.	.	.	.	.	.	.....
Education (School expense, special lessons, magazines, newspapers)	.	.	.	.	.	.	.	.	.....
Gifts and contributions	.	.	.	.	.	.	.	.	.....
Miscellaneous	.	.	.	.	.	.	.	.	.....
7. <i>Savings and Insurance:</i>									
Retirement fund	.	.	.	.	.	.	.	.	.....
Savings	.	.	.	.	.	.	.	.	.....
Life insurance	.	.	.	.	.	.	.	.	.....
Emergency fund	.	.	.	.	.	.	.	.	.....
Other	.	.	.	.	.	.	.	.	.....
8. <i>Taxes:</i>									
Federal income tax	.	.	.	.	.	.	.	.	.....
State income tax	.	.	.	.	.	.	.	.	.....
OASDI (Social security)	.	.	.	.	.	.	.	.	.....
Other	.	.	.	.	.	.	.	.	.....
TOTALS	.	.	.	.	.	.	.	.	.....

* Developed by Miss Barbara Higgins, Family Economics Specialist, Extension Service, University of Massachusetts, Amherst, Mass.

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* The price per copy of each of the volumes listed in this category, and the address of the publisher, have been included where appropriate for the convenience of users of the Guide.

†These volumes are obtainable from the Council, 345 East 45th St., New York 17, N. Y.

‡These documents are obtainable from the Regional Office of the Bureau, 18 Oliver St., Boston 10, Mass.

II. Suggested Further Readings

A. Books:

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 Wilhelma, Fred T. and Neimerl, Ramon P., *Consumer Economics: Principles and Problems*; McGraw-Hill (Gregg Publishing Division), New York (1959).

B. Pamphlets and Booklets:

- American Institute for Economic Research (Great Barrington, Mass.; \$1 each) —
How to Make Your Budget Balance, by Helen Fowle and Margaret Blodgett.
How to Avoid Financial Tangles, by Kenneth C. Masteller.
Life Insurance and Annuities from the Buyer's Point of View, by William J. Matteson.
- Better Business Bureaus, Inc. (Room 723, Chrysler Building, New York 17, N. Y.) —
Accident and Health Insurance
Borrowing
Buying or Building a Home
Buying New or Used Cars
Health Quackery
Home Fire Protection
Legal Problems
Life Insurance
Savings

Council on Consumer Information (Colorado State College, Greeley, Colo.), *A Guide for Family Financial Counseling* (Consumer Pamphlet No. 14; 50 cents).

Human Relations Aids (104 East 25th St., New York 10, N. Y.), *The Many Faces of Money*, by Edith G. Neisser (1958; 25 cents).

Massachusetts Extension Service (University of Massachusetts, Amherst, Mass.) —

<i>Business Facts for Everyday Living</i>	<i>Should You Make a Will?</i>
<i>Financing Your Children's Education Beyond High School</i>	<i>Time Payment Plans Your Health Insurance Your Life Insurance Your Property Insurance</i>
<i>Settlement of Estates</i>	

Money Management Booklets (Prudential Plaza, Chicago 1, Ill.; 15 cents each) —

<i>Children's Spending</i>	<i>Your Health and Recreation Dollar</i>
<i>For Young Moderns</i>	<i>Your Home Furnishings Dollar</i>
<i>Your Automobile Dollar</i>	<i>Your Savings and Investment Dollar</i>
<i>Your Budget</i>	<i>Your Shelter Dollar</i>
<i>Your Clothing Dollar</i>	
<i>Your Equipment Dollar</i>	
<i>Your Food Dollar</i>	
<i>Your Shopping Dollar</i>	

New England Dairy and Food Council (729 Boylston St., Boston, Mass.) —

Nutrition Handbook for Family Food Counseling (1962).

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Women's Division, Institute of Life Insurance (488 Madison Ave., New York 22, N. Y.) —

A Discussion of Family Money
How Budgets Work and What They Do



